

CLAIMS:

- 506 C1
1. A computer implemented method for compiling demographic data based on interactions between customers and merchants comprising the steps of:
- 5 storing in an interaction database interaction data representing interactions between customers and merchants, the interaction database comprising interaction data of interactions involving different merchants;
- storing in a demographics database demographic data representing existing and/or prospective customers of two or more merchants;
- 10 updating the interaction database with interaction data obtained from interactions between customers and merchants;
- retrieving from the interaction and demographics databases data representing existing and/or prospective customers of one or more merchants; and
- generating a report based on the data retrieved from the interaction and demographics databases.
- 506 D27
2. A computer implemented method as claimed in claim 1 wherein the interaction database and the demographics database are maintained as separate databases.
3. A computer implemented method as claimed in claim 1 wherein the interaction database and the demographics database are maintained as a single
- 20 database.
4. A computer implemented method as claimed in any one of the preceding claims wherein the interaction data includes a customer identifier and a merchant identifier.
- 506 D37
5. A computer implemented method as claimed in any one of the preceding claims wherein the interaction data includes date and/or time data.
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- A 6. A computer implemented method as claimed in ^{claim 1} ~~any one of the preceding~~ claims wherein one or more interactions has a monetary value, and the interaction data obtained from the interaction includes the monetary value.
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- A 7. A computer implemented method as claimed in ^{claim 1} ~~any one of the preceding~~ claims wherein the interactions stored in the interaction database comprise
- 30 A commercial transactions between customers and merchants.

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8. A computer implemented method as claimed in claim 7 wherein the customer identifier and the merchant identifier comprise an account number of the customer identifier or merchant identifier, the customer identifier and merchant identifier being obtained by one or more financial institutions from the commercial transactions.

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9. A computer implemented method as claimed in ^{claim 1} ~~any one of claims 1 to 6~~ wherein the interactions stored in the interaction database comprise communications between customers and merchants provided by one or more telecommunications service providers.

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10. A computer implemented method as claimed in claim 9 wherein the customer identifier and merchant identifier comprise telephone numbers, the customer identifier and merchant identifier being obtained by the telecommunications service providers.

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11. A computer implemented method as claimed in ^{claim 1} ~~any one of claims 1 to 6~~ wherein the interactions stored in the interaction database comprise data network communications between customers and merchant, provided by one or more data network service providers.

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12. A computer implemented method as claimed in claim 11 wherein the customer identifier and the merchant identifier comprise data network addresses, the customer identifier and the merchant identifier being obtained by the data network service providers.

13. A computer implemented method as claimed in ^{claim 1} ~~any one of the preceding claims~~ wherein the report is based on census data in addition to data retrieved from the interaction and demographics databases.

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14. A computer implemented method as claimed in ^{claim 1} ~~one of the preceding claims~~ wherein the report includes demographic data representing the customers of a merchant.

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15. A computer implemented method as claimed in ^{claim 1} ~~any one of the preceding claims~~ wherein the report includes demographic data representing the customers of two or more merchants.

SUB C7

16. A system for compiling demographic data, the system comprising:
a memory in which is maintained an interaction database of interaction data representing interactions between customers and merchants, the interaction database comprising interaction data of interactions involving different merchants;
5 a memory in which is maintained a demographics database of demographics data representing existing and/or prospective customers of two or more merchants;
updating means arranged to update the interaction database with interaction data obtained from interactions between customers and merchants;
retrieving means arranged to retrieve from the interaction and
10 demographics databases data representing existing and/or prospective customers of one or more merchants; and
report generating means arranged to generate a report based on the data retrieved from the interaction and demographics databases.

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17. A system as claimed in claim 16 wherein the interaction database and the demographics database are maintained as separate databases.
18. A system as claimed in claim 16 wherein the interaction database and the demographics database are maintained as a single database.
20 A 19. A system as claimed in claim ~~any one of claims 16 to 18~~ wherein the interaction data stored in the interaction data stored in the interaction database includes a customer identifier and a merchant identifier.

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20. A system as claimed in ^{claim} ~~any one of claims 16 to 19~~ wherein the interaction data includes date and/or time data.
A 21. A system as claimed in ^{claim} ~~any one of claims 16 to 20~~ wherein one or more interactions has a monetary value, and the interaction data obtained from the
30 interactions includes the monetary value.
A 22. A system as claimed in ^{claim} ~~any one of claims 16 to 21~~ wherein the interactions stored in the interaction database comprise commercial transactions between customers and merchants.

23. A system as claimed in claim 22 wherein the customer identifier and the merchant identifier comprise an account number of the customer identifier or merchant identifier, the customer identifier and merchant identifier being obtained by one or more financial institutions from the commercial transactions.

24. A system as claimed in ^{claim} ~~any one of claims 16 to 21~~ wherein the interactions stored in the interaction database comprise communications between customers and merchants provided by one or more telecommunications service providers.

25. A system as claimed in claim 24 wherein the customer identifier and merchant identifier comprise telephone numbers, the customer identifier and merchant identifier being obtained by the telecommunications service providers.

26. A system as claimed in ^{claim} ~~any one of claims 16 to 21~~ wherein the interactions stored in the interaction database comprise data network communications between customers and merchants provided by one or more data network service providers.

27. A system as claimed in claim 26 wherein the customer identifier and the merchant identifier comprise data network addresses, the customer identifier and the merchant identifier being obtained by the data network service providers.

28. A system as claimed in ^{claim} ~~any one of claims 16 to 27~~ wherein the report generating means is arranged to generate a report based on census data in addition to data retrieved from the interaction and demographics databases.

29. A system as claimed in ^{claim} ~~any one of claims 16 to 28~~ wherein the report generating means is arranged to generate a report based on data including demographic data representing the customers of a merchant.

30. A system as claimed in ^{claim} ~~any one of claims 16 to 29~~ wherein the report generating means is arranged to generate a report based on data including demographic data representing the customers of two or more merchants.